

## Testwale Current Affairs PDF

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### 1. Conservation Plan for Great Indian Bustards ( March 29, 2023 )

ministry of Environment, Forest and Climate Change

The **ministry of Environment, Forest and Climate Change** is taking various measures for **conservation and protection of Great Indian Bustard** in the country, including in **Rajasthan**.

#### Important steps taken by the Ministry

- The Great Indian Bustard is listed in **Schedule-I of the Wild Life (Protection) Act, 1972. Highest degree of legal protection from hunting.**
- Important habitats of Great Indian Bustards have been designated as **National Parks/ Sanctuaries for their better protection.**
- This species has been identified for conservation efforts under the centrally sponsored scheme '**Species Recovery Programme**'.
- Breeding conservation of the Great Indian Bustard has been done in collaboration with the **Rajasthan, Gujarat and Maharashtra** Forest Departments.
- Sites have been identified for setting up conservation breeding centers for Great Indian Bustard and Lesser Florican birds in consultation with the Wildlife Institute of India and international experts.
- A **satellite conservation breeding facility** has been established at **SAM, Jaisalmer, Rajasthan.**

#### About Great Indian Bustard

- It is considered India's most critically endangered bird species and is especially found in **Rajasthan and Gujarat.**
- It is one of the **heaviest flying birds endemic to the Indian subcontinent.**
- It is the **state bird of Rajasthan.**
- These birds are on the verge of extinction, with **barely 50 to 249 surviving**, according to a 2021 report by the International Union for Conservation of Nature (IUCN).
- It is a large bird with **brown-and-white feathers with black crown and wing markings.** It is one of the heaviest birds in the world.
- Its habitat is **Arid grasslands.**
- IUCN Status - **Critically Endangered.**
- Listed in **Wildlife Protection Act's Schedule 1.**
- The cause of the decline in numbers is **Hunting, Intensification of agriculture, Power lines.**

## **2. Axis Bank launches 'Micropay' on 'PIN on Mobile' technology ( March 29, 2023 )**

**Axis Bank launched a groundbreaking payment solution called "Micropay" by Razorpay and MyPinpad in association with technology partners Ezetap.**

### **An Overview of the News**

- Micropay is a "**Pin on mobile**" solution that enables a merchant's smartphone to act as a **Point-of-Sale (POS) terminal**, providing a unique customer experience and simplifying digital payments.
- This solution has the potential to revolutionise digital payments in India, especially in **Tier-2 and Tier-3 cities** where retail and grocery stores often have limited working capital and need cost-effective payment options.
- The **launch of Micropay by Axis Bank** is expected to have a significant impact on small businesses, making digital payments more accessible and cheaper.

### **About 'Micropay' and 'PIN on Mobile' technology**

- The new Pin on mobile technology offers **merchants an affordable way to accept payments through cards, UPI and BAR codes** while maintaining high security standards.
- Pin on mobile technology is a **small, low-cost card reader** that connects via Bluetooth to a merchant's smartphone.
- Customers can enter their Pin directly on the merchant's device, in compliance with PCI standards for software-based Pin entry on COTS phones, ensuring the security of the Pin.

**Harshil Mathur**, CEO of Razorpay

**Beas Nambisan**, CEO of Ezetap

## **3. Employees' Provident Fund Organization increased the interest rate on Employees' Provident Fund to 8.15% ( March 29, 2023 )**

Employees' Provident Fund Organization increased the interest rate on Employees' Provident Fund to 8.15%

**Employees' Provident Fund Organization (EPFO)** has fixed the **interest rate on Employees' Provident Fund (EPF) deposits at 8.15%** for the financial year 2022-23, which is higher than the previous year's **interest rate of 8.10%**.

### **An Overview of the News**

- **Last year's interest rate of 8.10%** The interest rate provided by EPFO for EPF deposits was the lowest in more than 40 years.

- EPFO has sought approval from the **Finance Ministry for the new interest rate.**
- The CBT will also review the **annual accounts of EPFO along with the interest rate on EPF deposits for the financial year 2022-23.**
- EPFO has given four months time to the subscribers of **Employees' Pension Scheme 1995** to opt for higher pension as per the order of the Supreme Court.
- Members can opt for **higher pension till May 3, 2023.**

### **About Employees Provident Fund Organization (EPFO)**

- It is a **statutory body** under the **Ministry of Labor and Employment**, responsible for operating provident funds, pension schemes and insurance schemes for the organised sector workforce in India.
- It manages a corpus of over **Rs 17 lakh crore with over 6 crore clients.**
- EPFO aims to provide **social security benefits to workers in the organised sector** and ensure their financial stability and well-being.
- Since its inception in 1951, the EPFO has expanded its ambit to include pension and insurance benefits, and in 2014, it launched the Universal Account Number (UAN) to ease EPF account management and ensure transparency.

### **About Employees Provident Fund (EPF)**

- It is a **mandatory retirement savings scheme** in India for employees with income below a certain salary limit.
- Both the **employer and the employee contribute 12% of the employee's basic salary** and dearness allowance to the EPF account every month.
- **Employees can withdraw their EPF balance after a certain period** or in case of certain contingencies, and EPF is an important component of an employee's retirement plan.

## **4. Dilma Rousseff appointed as new President of BRICS New Development Bank ( March 29, 2023 )**

Dilma Rousseff appointed as new President of BRICS New Development Bank

**Former Brazilian President Dilma Rousseff** has been elected as the **new President of the New Development Bank (NDB)**, also known as the **BRICS Bank.**

### **An Overview of the News**

- She replaced **Marcus Troyjo** as the President of NDB.
- Rousseff is an **economist** who served as the **President of Brazil for two consecutive terms from January 2011 to August 2016.**

- During her presidency, Rouseff prioritised social policies, including poverty reduction and increased access to education and healthcare.
- The NDB has so far **approved \$23 billion in loans** for projects including renewable energy and transportation infrastructure in its member countries.

### **About New Development Bank (NDB)**

- It is a **multilateral development bank established in 2014** by the **BRICS countries - Brazil, Russia, India, China and South Africa**.
- It was created with the aim of **mobilising resources for infrastructure and sustainable development projects** in emerging economies.
- It is **headquartered in Shanghai, China** and has regional offices in **Johannesburg, South Africa and São Paulo, Brazil**.
- Its authorised **capital is \$100 billion**, with each founding member contributing **\$10 billion**.
- Its main focus is on **financing infrastructure projects** including **energy, transport and water supply**.
- It operates on the principle of "**co-ownership, governance and shared benefit**", which means that member states have equal representation and decision-making power.
- It is seen as an alternative to established financial institutions such as the **World Bank and the International Monetary Fund**, which are dominated by Western countries.

### **5. Government imposes surcharge for Google Pay and other payment apps ( March 29, 2023 )**

Government imposes surcharge for Google Pay and other payment apps

**The National Payments Corporation of India (NPCI)** has issued a circular suggesting "**Prepaid Payment Instruments (PPI)**" **charges on merchant transactions on Unified Payments Interface (UPI)**.

#### **An overview of the news**

- NPCI has introduced an interchange charge of **up to 1.1 per cent on merchant UPI transactions** done using prepaid payment instruments **from April 1**.
- It will be levied on **UPI payments above Rs 2,000** made to online merchants, large merchants and small merchants.
- NPCI has clarified that there will be no charges for UPI payment from **bank account to bank account or normal UPI payment**.

- With UPI, customers will have the option of using any bank account, **RuPay credit card and prepaid wallet** on a UPI-enabled app.

### **What is the interchange fee?**

- The interchange fee is levied to cover the **costs of accepting, processing, and authorising transactions.**
- This is likely to make the transaction costlier.
- Interchange fee is a fee paid by payment service providers to wallet issuers **such as banks.**
- These wallets are mainly online payments like **Paytm, PhonePe and Google Pay.**

### **National Payments Corporation of India (NPCI)**

- **NPCI, an umbrella organization** for operating retail payment and settlement systems in India, has been initiated by the **'RBI' and the 'Indian Banks' Association' (IBA) under the 'Payment and Settlement Systems Act, 2007'.**
- It is a **'not-for-profit' company** established under the provisions of **Section 25 of the Companies Act 1956 (as amended in 2013)**, with the objective of providing physical and electronic payment infrastructure to the entire banking system in India.

### **6. For the first time in the country, the decision on bail in the case of 'murder with the help of ChatGPT ( March 29, 2023 )**

(ChatGPT

**For the first time in the country, the Punjab and Haryana High Court used Artificial Intelligence based ChatGPT (ChatGPT) during the hearing of the bail plea in the murder case on March 27.**

#### **An overview of the news**

- **Justice Anoop Chitkara** used ChatGPT to assess the **worldwide outlook on bail in a murder case.**
- He asked AI tool ChatGPT **'What is the jurisprudence on bail when the assailants brutally attack?'**
- ChatGPT then offered a **comprehensive three-paragraph reply on bail jurisprudence** in such cases.
- Thereafter, the **court refused the bail and dismissed the petition.**
- However, the court clarified that **any reference to ChatGPT** and any comment made was **not an expression of opinion on the merits of the case.**

- The court also asked the trial court not to take into account the observations relating to the response of ChatGPT.
- The Court noted that the **petitioner had a criminal history** of two cases of attempt to murder.

### **What is ChatGPT?**

- It is a **natural language processing tool** powered by **Artificial Intelligence (AI) technology** that allows chatbots to do much more than just have **human-like conversations**.
- This language model can answer questions and assist with tasks such as **writing emails, essays and code**.
- ChatGPT was created by **OpenAI, an AI and research company**.
- The company launched ChatGPT on **30 November 2022**.

### **What is Artificial Intelligence?**

- It is a **broad branch of computer science** that deals with the **creation of smart machines** capable of performing tasks that typically require human intelligence.

## **7. India's overall exports cross all time high of 750 Billion US dollars ( March 29, 2023 )**

India's overall exports cross all time high of 750 Billion US dollars

Commerce and Industry Minister **Piyush Goyal** has said on March 28 that **India's total exports have crossed US\$ 750 billion** which is the **highest ever and this achievement has come in the 75th year of independence**.

### **An overview of the news**

- **In 2021-22**, the country's **goods and services exports** reached an all-time high of **US\$ 422 billion and US\$ 254 billion**, respectively, taking total shipments to US\$ 676 billion.
- **Exports fell by 8.82 per cent in February 2022**, while **imports fell by 8.21 per cent**, the biggest decline in more than two years.
- Experts have expressed concern over the slowdown in exports due to recession concerns and weak global demand.
- **Exports declined by 8.8 per cent to \$33.88 billion in February 2023** from **\$37.15 billion in February 2022**.
- Imports also declined for the third consecutive month in **February at \$51.31 billion, down 8.21 per cent from \$55.9 billion a year ago**.

The country's **trade deficit in February stood at \$17.43 billion.**

## **8. Tanzania announces outbreak of deadly Marburg virus disease ( March 28, 2023 )**

outbreak of the highly contagious and deadly virus Marburg virus, which causes viral hemorrhagic fever.

**Tanzania** recently declared an **outbreak of the highly contagious and deadly virus Marburg virus**, which causes **viral hemorrhagic fever**.

### **An overview of the news**

- According to the **World Health Organization (WHO)**, through contact tracing in the country, around 161 people have been identified as at risk of infection.
- The government has deployed an emergency response team to the area as well as neighboring countries have increased surveillance.

### **What is Marburg Virus Disease?**

- According to the World Health Organization, Marburg is a **highly contagious viral disease** that leads to **hemorrhagic fever, with a mortality rate of up to 88%**.
- Marburg is as deadly as **Ebola and no suitable drug or vaccine has yet been discovered to treat and prevent the disease.**
- Outbreaks of this disease have been reported in many African countries in the past, including **Kenya, Congo, Angola, South Africa, and Uganda.**
- These outbreaks have also resulted in a large number of deaths, most of which have occurred in **southern and eastern Africa.**

### **Symptoms of Disease**

- High fever, severe headache, muscle pain, abdominal pain, and cramping.
- Nausea and vomiting may also begin on the third day after infection.

### **Transmission**

- Human infection initially results from **prolonged exposure to mines or caves inhabited by Rousettus bat colonies.**
- Once a human has been infected with Marburg virus, it can be spread to others through **direct contact with their blood, secretions or other bodily fluids.**
- Another route of transmission may be through **sexual contact.**

- This virus is secreted in our body fluids such as **saliva, sweat, nasal secretions and semen.**

### **Diagnosis and Treatment**

- Antibody enzyme-linked immunosorbent assay (ELISA),
- Antigen detection tests,
- Serum neutralization tests,
- Reverse-transcriptase polymerase chain reaction (RT-PCR) assay,
- Virus isolation by cell culture.
- There is no specific treatment for Marburg virus disease yet.

## **9. Cheetah died of kidney disease in Kuno National Park ( March 28, 2023 )**

Cheetah died of kidney disease in Kuno National Park

A cheetah named **Sasha**, brought from Namibia, **died on March 27 due to kidney disease.**

### **An Overview of the News**

- **Sasha** was **one of eight cheetahs relocated to Kuno National Park in Madhya Pradesh** on 17 September.
- This female cheetah was four and a half years old.
- Sasha's **creatinine level** was very high, indicating **poor kidney function.**
- Principal Chief Conservator of Forests (Wildlife) - **J.S. Chauhan**

### **Important Point**

- **The first batch of cheetahs translocated from Namibia to India** were released on **17 September at Kuno National Park in Madhya Pradesh.**
- The **cheetahs (5 females and 3 males)** were brought from **Namibia in Africa as part of 'Project Cheetah'.**
- It was the first time in the world that a **large carnivore was translocated from one continent to another.**

### **About Kuno National Park**

- It is a **protected area located in Madhya Pradesh, India, named after the Kuno River.**



- It was established as a **wildlife sanctuary in 1981** with an initial **area of 344.686 km (133.084 sq mi)** in Sheopur and Morena districts.
- In **2018, the Kuno National Park was given the status of a national park** and is part of the **Khathyar-Gir dry deciduous forests ecoregion**.
- Kuno National Park was selected as a possible site for the **Asiatic Lion Reintroduction Project**, which aimed to establish a second lion population in India.
- Between **1998 and 2003**, approximately 1,650 residents of 24 villages were resettled to sites outside the protected area to make way for the project.

## **10. First meeting of G20 trade and investment working group begins ( March 28, 2023 )**

first meeting of the G20 Trade and Investment Working Group began in Mumbai

On 28 March the **first meeting of the G20 Trade and Investment Working Group** began in **Mumbai** and the conference was inaugurated by Union Minister of Commerce and Industry **Piyush Goyal**.

### **An Overview of the News**

- The primary objective of India's G20 Presidency is to develop a common understanding of the challenges associated with accelerating **global trade and investment and to identify opportunities to achieve human-centred outcomes**.
- The three-day meeting was attended by over **100 delegates from G20 member states**, invited countries, regional groupings and international organisations.
- The meeting will focus on the **role of banks, financial institutions, development finance institutions and export credit agencies** in bridging the trade finance gap.
- Experience zones on **spices, millets, tea and coffee** will be set up and an exhibition on textiles will be displayed during the meeting at the conference venue.

### **About the G20**

- It is an **international forum of the world's leading economies established in 1999**.
- Its primary objective is **to promote international financial stability and sustainable economic growth**.
- The G20 serves as a forum to discuss and coordinate policies related to a **wide range of economic and financial issues such as trade, investment, employment, energy and climate change**.

